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The conclusion was, that while there is, among those following certain employments, there is not among them generally, any such increase in the rate of mortality at the commencement of adult life as to indicate such a difficulty as that which exists higher in the social scale, of obtaining a position in society; but that, to counterbalance this, there are sudden and repeated augmentations of the rates of mortality occurring at irregular periods, and produced most probably by the pressure of numbers and the varying demands for labour, as well perhaps as by circumstances not well understood in the nature of particular employments. Thus, among agricultural labourers the mortality comes to a maximum at 23, and declines to a minimum at 30, just as among the Government annuitants. Among country workmen, not labourers, there is a maximum at 19 and a minimum at 25, and another maximum at 30 and a minimum at 32. Among miners there is a first maximum at 22 and a minimum at 29, and a second maximum at 34 and a minimum at 37. Among clerks the first maximum is at 28 and the minimum at 35; the second maximum is at 44 and the minimum at 47. Among plumbers and painters the first maximum is at 18 and the minimum at 25; the second maximum at 33 and the minimum at 38. Among bakers there are three maximums, at 18, 31, and 49, and three minimums, at 22, 38, and 54. Among the female workers the course of mortality is very anomalous, decreasing from the earliest period till 24 years of age, and then increasing till 28 and decreasing till 33.

By what means the Status of a Profession is to be Improved.

THOSE of our readers who are in the habit of consulting the pages of the daily press will scarcely have failed to observe an account of the proceedings of the Royal Institute of British Architects, at their opening meeting for this session, held a short time back. As it may, however, have escaped the observation of some, we subjoin a brief abstract of it, omitting such portions as are irrelevant to our present purpose. The meeting was presided over by Mr. Tite, M.P.; and that gentleman, after the routine business had been disposed of, proceeded—in accordance, as it appears, with the usual custom—to address the members upon the events

connected with their profession which had occurred during the recess. He mentioned particularly that

He had attended a meeting of the Architectural Association, composed mainly of young men anxious to advance their knowledge of their profession, at which a suggestion had been made that an examination of some kind should be required of architects, and that it would be of great advantage if the Institute would examine such persons as chose to offer themselves, and grant a kind of diploma, or certificate of ability. He concurred in that suggestion, and would urge its consideration on the profession. The chairman then proceeded to notice the present condition of architecture and its professors in this country, and their prospects for the future. He compared the present improved system of architectural education with that which prevailed during his noviciate, and dwelt upon the advantage of such Associations as their own, in rendering accessible to all students the necessary but costly collections of professional literature. With respect to the social position of the Institute, he believed it had advanced considerably in public estimation, as was shown by the successful opposition which it had initiated to the rebuilding upon the vacant piece of land at the south-east angle of St. Paul's Churchyard. The Institute, too, had advanced in social position, inasmuch as its existence as a professional tribunal was for the first time recognized under the New Building Act, which made it the examining body in the cases of certain officials. Adverting to the future prospects of the art, the hon. gentleman expressed his belief that they were encouraging, but remarked that they must mainly depend on the attainments of its professors, and, therefore, to mark excellence in those attainments, as well as to meet the unrestricted competition which they had to experience from other classes—any person being at liberty to call himself an architect—he concurred in the desire expressed by the members of the Architectural Association for an examination of the Institute. The French architects were also seeking a similar object in desiring to create a diploma of architecture, which at present really existed in Germany, and the *curriculum* required for which in Prussia was something astonishing. The chairman concluded by requesting the members to abstain for the moment from discussion upon the subject, but hoped an early opportunity would be taken to bring the matter fully under their consideration.

The course here recommended is so precisely similar to that pursued by the Institute from which this *Journal* emanates, that we have been induced to call attention to it as confirming in a remarkable manner the propriety of forming such an Institute, and of clothing it with the functions with which it has been invested. Nothing indeed can be more obvious, than that, for a profession to succeed and to be held in proper public estimation, it must show itself to be an educated one—have the means within itself of imparting knowledge to its members, and of distinguishing those who have attained it. Without such characteristics, a profession is not worthy of the name. It must nevertheless be borne in mind, that these professional schools (for such they are) can be main-

tained in their early stages only with great labour and perseverance, and that much difficulty and discouragement will almost necessarily attend them in their progress; the seeds sown are of a kind which require a long period to germinate. But a time will arrive in every profession, when such prizes as it can offer will be more or less, as a natural consequence, in the hands of those who have gained their knowledge, or at least improved it, by the help of its institutions; and then may the friendly aid which they so opportunely afford be said to be permanently secured.—ED. A. M.

The Modern Method of Valuation in Life Assurance Companies.

THE nature of the business of a Life Assurance Company is such, that it has ever been a matter of some difficulty to exhibit to unskilled persons the real condition of one as regards its finances. The old methods, indeed, profess to give this information with much precision; but it is now pretty well understood that this is not the case, and that they certainly do not supply all the information they should. Those of modern origin, on the other hand, enable us to arrive at the state of a Company's finances with great accuracy; and we cannot help thinking that, had the way in which they do this been more generally understood, less objection would have been raised to the introduction of them. To establish this position, we will proceed to give a few instances of the kind of information which the methods in question put within our reach; taking our examples from actual cases, and adopting the figures which appear in the reports placed before the public. It will be convenient to give at once the following statement, and the comments we have to make upon it will then be more readily understood.

(1) Office.	(2) Annual Income from Premiums.	(3) Value of Gross Premiums.	(4) Value of Marginal Additions to be reserved.	(5) Amount actually Reserved.	(6) Sum Anticipated.	(7) Number of Years' Extra Income anticipated.
	£.	£.	£.	£.	£.	
A	36,256	532,701	133,175	112,664	20,511	2·2
B	25,000	275,425	68,856	23,347	45,509	7·3
C	82,205	1,120,030	280,007	57,696	222,311	10·8

The estimate here proceeds on the supposition that the pre-